

Information to identify the case:

Debtor 1	<u>Shane Russell Knapp</u>	Social Security number or ITIN	xxx-xx-2202
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tiffany Marie Giger</u>	Social Security number or ITIN	xxx-xx-0112
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of Utah			
Case number:	24-22399 PH	Chapter 7	Petition date: 5/18/24

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shane Russell Knapp

Tiffany Marie Giger

9/19/24

By the court: Peggy Hunt
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shane Russell Knapp
Tiffany Marie Giger
Debtors

Case No. 24-22399-PH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Shane Russell Knapp, Tiffany Marie Giger, 810 E Sandia Hills Dr #1205, Sandy, UT 84094-2829
12435301	#+ Prime Acceptance Corp, Attn: Bankruptcy, Po Box 768, Sandy, UT 84091-0768

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPGJONES	Sep 20 2024 03:00:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12448090	EDI: ATLASACQU	Sep 20 2024 03:00:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
12435293	+ Email/Text: bevans@cdresource.com	Sep 19 2024 23:03:00	CDI Affiliated Service, Attn: Bankruptcy, Po Box 4068, Boise, ID 83711-4068
12435294	+ EDI: CCS.COM	Sep 20 2024 03:00:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
12435295	+ Email/Text: bankruptcyntices@current.com	Sep 19 2024 23:03:00	Current, Attn: Bankruptcy, 217 Centre St #180,, New York, NY 10013-3624
12435296	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 19 2024 23:03:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
12435297	Email/Text: ben.meyer@gcu.edu	Sep 19 2024 23:03:00	Grand Canyon University, Attn: Bankruptcy, Po Box 11097, Phoenix, AZ 85061
12435298	+ Email/Text: srcu-r7bankruptcy@dhw.idaho.gov	Sep 19 2024 23:03:00	Idaho Department of Health & Welfare, Attn: Bankruptcy, 450 W State St, Boise, ID 83702-6056
12435299	+ EDI: IRS.COM	Sep 20 2024 03:00:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
12435300	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 19 2024 23:09:46	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
12435302	+ Email/Text: ngisupport@radiusgs.com	Sep 19 2024 23:03:00	Radius Global Solution, 7831 Glenroy Road, Edina, MN 55439-3117
12435303	Email/Text: bankruptcy@springoakscapital.com	Sep 19 2024 23:03:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
12435304	+ Email/Text: ebn@recoupasset.com	Sep 19 2024 23:03:00	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12441267	Email/Text: bankruptcydepartment@unifyfcu.com	Sep 19 2024 23:03:00	UNIFY Financial Federal Credit Union, PO Box

District/off: 1088-2

User: admin

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Date Rcvd: Sep 19, 2024

Form ID: 318

Total Noticed: 18

12435305	Email/Text: bankruptcydepartment@unifyfcu.com	10018, Manhattan Beach, CA 90267
	Sep 19 2024 23:03:00	Unify Financial Credit Union, Attn: Bankruptcy, Po Box 10018, Manhattan Beach, CA 90267
12435306	+ EDI: UTAHTAXCOMM.COM	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-9000
	Sep 20 2024 03:00:00	

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
Jarred A. Henline	on behalf of Joint Debtor Tiffany Marie Giger jarred@henline-law.com henlinelaw@gmail.com;henlinejr75061@notify.bestcase.com
Jarred A. Henline	on behalf of Debtor Shane Russell Knapp jarred@henline-law.com henlinelaw@gmail.com;henlinejr75061@notify.bestcase.com
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4